

UNITED STATES BANKRUPTCY COURT District of New Jersey
Caption in Compliance with D.N.J. LBR 9004-1(b)  Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888
In re:   Theron Cromer Mechela N. Bailey   Debtor(s)



Order Filed on April 6, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-31373 / MBK

Hearing Date: 03/21/2017

Judge: Michael B. Kaplan

Chapter: 13

### ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: April 6, 2017**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the plan of the above named debtor, dated 11/08/2016, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 36 months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$500.00 for 36 months beginning 12/1/2017

**ORDERED** that the case is confirmed with a calculated plan funding of \$18,000.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

**ORDERED** that the debtor(s) must obtain a loan modification by 5/31/2017 or as extended by Loss Mitigation Order.

- Creditor Wells Fargo Bank, NA, PACER claim #5-1, will be paid outside of the Chapter 13 Plan.

**ORDERED** as follows:

Select Portfolio Servicing, PACER Claim #10-1, will be paid outside of the Chapter 13 Plan; creditor is free to seek stay relief.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Theron Cromer  
Mechela N. Bailey  
Debtors

Case No. 16-31373-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.  
db/jdb +Theron Cromer, Mechela N. Bailey, 34 Cobblers Circle, Franklin Park, NJ 08823-1786

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
James Patrick Shay on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-HE3, ASSET-BACKED PASS THROUGH  
CERTIFICATES james.shay@phelanhallinan.com  
Justin M Gillman on behalf of Joint Debtor Mechela N. Bailey abgillman@optonline.net  
Justin M Gillman on behalf of Debtor Theron Cromer abgillman@optonline.net  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING  
COMPANY AS SERVICING AGENT FOR HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE et.al.  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-HE3, ASSET-BACKED PASS THROUGH  
CERTIFICATES nj.bkecf@fedphe.com

TOTAL: 7